

FAMIS and FAMIS Select

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Making the Case

- ✓ 66% of low income, uninsured children have parents who work full time throughout the year
- ✓ Half of families with uninsured kids who would qualify for state-sponsored coverage do not believe the programs apply to them
- ✓ 7 of 10 parents would enroll their children in these programs if they knew they were eligible

Uninsured Children

- Miss more time from school
- Are less likely to have a consistent medical home
- Are less likely to get treatment for chronic childhood conditions like ear infections & asthma
- Are less likely to get needed vision or dental care

Parents of Uninsured Children

- Miss more time from work
- When at work, they are often preoccupied with worry over illness or debt resulting from illness
- Are sometimes forced to forgo or delay medical care or filling a prescription for their children due to the cost
- Are five times more likely to use the Emergency Room as a regular source of family medical care
- Keep their kids out of athletics because they cannot afford medical bills for their children's sports-related injuries

Employer-Based Health Insurance

- For the fourth consecutive year, health insurance premiums have shown double digit growth
- Last year workers' premium rates grew four times faster than their salaries
- According to a recent study, 41% of employers offering health benefits indicated they are “very” or “somewhat” likely to increase the percentage that an employee pays for family coverage in the next two years
- If employers decrease (or no longer offer) subsidized family coverage – employees are faced with increased insurance premiums and decreased net pay

Employee Participation in Employer-Based Health Insurance

- Some employees are not eligible for employer plans due to waiting periods or minimum work hour rules
- Some employees choose not to participate due to availability of coverage through a spouse or because of the cost
- Some employees sign up for family coverage only to have to drop it when they cannot afford the premiums, large deductibles or high copayments

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**How Does Informing/Assisting
Families Benefit an Employer?**

- These programs are “fringe benefits” that you can offer employees at NO COST to your business - they compliment your existing coverage options
- Offering health insurance helps to attract employees, increases job satisfaction, and reduces staff turnover
- Parents of insured children miss fewer days of work – reduces the cost of absenteeism

- Access to coverage for children gives employees more than just a healthier family – it gives protection from financial losses that can accompany serious illness or injury thus allowing them to better focus on their jobs
- Helping employees enroll their children leads to increased workplace satisfaction and strengthens the employee/employer relationship – demonstrates concern about the health and quality of life of their families

FAMIS Eligibility and Application Process

Two Programs...One Goal

- Virginia has two separate, but similar programs
 - FAMIS
 - Formerly MI Medicaid for children
 - FAMIS Plus
- Both offer low cost or free health insurance to eligible children

Two Programs...

- The programs differ in:
 - How they are funded by the federal government
 - Eligibility rules
 - Cost to the family
 - How services are provided and special services provided
 - Where case management is performed

...One Goal

- The programs share:
 - One application
 - Both offer complete health coverage from prescription coverage, to emergency care, to dental.
 - The same goal:
 - To provide health insurance to Virginia's uninsured children

Who Can Apply

- Parent
- Adult relative
 - Living in the home
- Legal Guardian
- Anyone authorized by the parent

FAMIS Eligibility

- Live in Virginia
- Are under age 19
- Do not have health insurance now and haven't had it in the past 4 months (some exceptions may apply)
- Are not eligible for the Virginia state employee health insurance plan
- Live in families meeting FAMIS income guidelines
- Are United States citizens or qualified aliens

Good Cause Exceptions

1. The family member who carried insurance changed jobs or stopped employment
2. The employer stopped contributing to the cost of family coverage and no other family member's employer contributes to the cost of family health insurance coverage.
3. The child's coverage was discontinued by an insurance company for reasons of uninsurability,
4. Insurance was discontinued by a family member who was paying the full cost of the insurance premium under a COBRA policy AND no other family member's employer contributes to the cost of family health insurance coverage.
5. Insurance on the child is discontinued by someone other than the child (if 18 years of age), or, if under age 18, the child's parent or step-parent
6. The previous health insurance coverage exceeds 10% of the family's gross monthly income, or exceeded 10% of the family's gross monthly income at the time the insurance was dropped

Income Guidelines

Effective Feb 18th 2005

Family Size	FAMIS Plus 133% FPL (annual)	FAMIS 200% FPL (annual)
1	\$12,729	\$19,140
2	\$17,064	\$25,660
3	\$21,400	\$32,180
4	\$25,736	\$38,700
5	\$30,072	\$45,220
6	\$34,408	\$51,740

Where to Apply

- FAMIS CPU 1-866-87-FAMIS
– (1-877-863-2647)
- Local Department of Social Services
- FAMIS e-application found at www.famis.org
- Local Application assistance sites are available in some localities

New Way to Apply

- FAMIS E-application
 - Found at www.famis.org

After Enrollment

How Families Access Services

Covered Services

- FAMIS plus provides comprehensive health benefits at no cost for child and includes EPSDT services and transportation
- FAMIS provides similar health benefits in most localities including:
 - Well-child visits, Hospital services, Doctor's Visits, Community Mental health services, Dental Care, Prescriptions, Vaccinations, and more.
 - Limited co-pays are required

FAMIS Co-Payments

- FAMIS
 - Co-payments are \$2 or \$5 for medical services; hospital admissions are \$15 or \$25 dollars (depends on parent's income)
 - No co-pays for preventative care
 - No annual fees or monthly premiums
- FAMIS Plus
 - FAMIS Plus has no annual fees, monthly premiums or co-payments

Program Updates

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New Programs

- FAMIS Select
- FAMIS Moms
- Smiles for Children
 - Doral Dental

FAMIS Select

- Pending CMS approval – will be implemented July 1, 2005
- Proposed \$100 per month per child up to the total amount of the family premium
- Children must be eligible for FAMIS
- Employer-based insurance or private policy
- No wrap-around services
- No co-pay, deductible, or co-insurance reimbursement

Thank you!

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